	Rate of interst % pa
2. Educational advances	
(a) Indigent students for purpose of higher education in India	Not less than Bank rate
(b) Other educational advances	14.00—15.50
3. All other advances	Not exceeding 16.50
III. Term Loans:	
1. Small Scale Industries units as in the then new definition of SSI	
	Not exceeding
(a) Backward areas	13.50
(b) Other areas	13.50 (Fixed)
All other term loans	Not exceeding 15.00
2. As at Present	
As on date interest rates on advances are determined on the size of the advances as under :—	
(a) Upto and inclusive of Rs. 25,000/-	14.50
(b) Above Rs. 25,000 and upto Rs. 2.00 lakhs	15.00 (Fixed)
(c) Over Rs. 2.00 lakhs	15.00 (Minimum)

However, in case of loan for retail trade, loans for purchase of consumer durables, loantoindividualsagainstsharesand debenture, bond and personal loans, banks are free to determine the rates of interest not below the rates indicated above.

HANDING OVER OF BADARPUR PLANT TO NPTC

*273. SHRI V. GOPALSAMY : Will the Minister of POWER be pleased to state :

(a) what is the amount due from Delhi Electricity Supply Undertaking to Badarpur Thermal Plant as on date;

(b) what steps arc being taken to collect these dues;

(c) whether there is any proposal to hand over the plant te NPTC;

(d) if so, what are the reasons for this proposal; and

(e) by when this proposal will be implementad

THE MINISTER OF POWER (SHRI N.K.P. SALVE) : (a) A amount of about Rs. 3067 crores iuclud'ng surcharge is outstanding against DESU towards Badarpur dues as on 1-12-1993.

(b) Government has been constantly following up the matter with Delhi Administration|DESU. DESU has recently revised its tariffs to increase its revenues.

(c) No, Sir.

(d) and (e) Do not arise.